

INSURANCE POLICY - ORIGINAL

Policy Number:	PN-439030
Insured Name:	XYZ Industries
Inception Date:	2024-07-31
Expiration Date:	2025-07-31
Duration:	12 months
Payment Terms:	150 days from inception
Policy Limit:	\$111,842,806

Financial Information

Insured Value:	\$113,654,720
Premium:	\$153,141
Brokerage Commission:	15.99%

Deductibles

All Other Loss:	\$30,327,000 each and every loss
Earthquake:	\$13,497,000 each and every loss
Named Windstorm:	\$75,857,000 each and every loss
Flood:	\$11,196,000 each and every loss

Self Insured Retention (SIR)

None

Sublimits

Flood:	\$10,000,000
Sfha Flood:	\$5,000,000
Earthquake:	\$50,000,000
California Earthquake:	\$111,842,806
Named Windstorm:	\$50,000,000
Accidental Interruption:	\$25,000,000
Ammonia Contamination:	\$10,000,000
Automatic Coverage:	\$100,000,000
Contingent Time Element:	\$50,000,000
Errors Omissions:	\$50,000,000
Gross Profits:	12 months
Ingress Egress:	\$50,000,000
Miscellaneous Property:	\$10,000,000
Ordinary Payroll:	365 days
Rental Property:	\$100,000,000
Rolling Stock:	\$25,000,000
Transportation:	\$10,000,000
Valuable Papers Records:	\$25,000,000

Exclusions and Clauses

Terrorism:

War & Civil War Exclusion Clause (NMA 464)

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalism or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Nuclear:

NMA 1975A Nuclear Energy Risk Exclusion

Communicable Disease:

Included

Cyber:

NMA 2915 Electronic Data Endorsement B

Electronic Data Exclusion Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows: (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'. (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril. Listed Perils Fire Explosion

Electronic Data Processing Media Valuation Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows: Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

Sanctions:

Included

Microorganism:**Microorganism Exclusion (LMA5018)**

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to: mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health. This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns. This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

Transmission & Distribution Lines:

Transmission and Distribution Lines Exclusion

All transmission and distribution lines, including wire, cables, poles, pylons, standards, towers and any equipment of any type which may be attendant to such installations of any description. This exclusion includes but is not limited to transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual. This exclusion applies only to above and below ground equipment, except that which is within three hundred and five (305) metres (or one thousand (1,000) feet) of the insured's premises or as defined in the Assured's original policy(ies). This exclusion applies both to physical loss or damage to the equipment and all business interruption, consequential loss and/or other contingent losses related to transmission and distribution lines.

Coverage Information

Earthquake:	Included
Strikes, Riots, Civil Commotion:	Excluded
Named Windstorm:	Included
Flood:	Included